



PATENT

#24
8-4-03
TRK

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: **Methods and Systems for Using
the Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts**

Group Art Unit: 2643

Examiner: Nguyen, D.

Docket No. 190251-1910

RECEIVED

JUL 30 2003

Technology Center 2600

RESPONSE

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

The Office Action mailed April 23, 2003 (Paper No. 22) has been carefully considered. In response thereto, please consider the following remarks.

AUTHORIZATION TO DEBIT ACCOUNT

It is not believed that extensions of time or fees for net addition of claims are required, beyond those which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account number 20-0778.

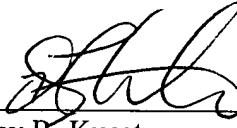
2643

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to:

**MAIL STOP: Non-Fee Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

on 7/23/03


Jeffrey R. Kuester

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In re application of: Malik

Group No.: 2643

Serial Number: 09/287,023

Examiner: Nguyen, D.

Filing Date: April 6, 1999

Title: **Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts**

Attached are the following documents for filing with the USPTO:

Postcard
Amendment Transmittal Form (1 Page)
Response

In re PATENT application of: Malik

Examiner: Nguyen, D.

Serial No: 09/287,023

Group No.: 2643

Filed: April 6, 1999

Docket No.: 190251-1910

Title:

**Methods and Systems for Using the Public Switched Telephone Network to
Conduct a Transaction Between Customer Accounts
AMENDMENT TRANSMITTAL LETTER**

MAIL STOP: Non-Fee Amendment

Commissioner For Patents

P.O. Box 1450

Alexandria, VA 22313-1450

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JUL 30 2003

Technology Center 2600

Sir:

Transmitted herewith is an amendment in the above-identified application.

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Response/Amendment
Fee as Calculated Below
No additional fee is required.
Small Entity status has been
established.

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Terminal Disclaimer
Corrected Drawings
Other:

CLAIMS AS AMENDED FOR LARGE ENTITY					
	Claims After Amendment	Highest Prev. Paid For	Extra	Rate	Additional Fee
Total Claims	34	- 37	0	x \$18.00	= \$0
Independent Claims	7	- 7	0	x \$84.00	= \$0
Total Additional Fee for this Amendment					= \$0

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A check in the amount of \$ is enclosed.

A Credit Card Payment Form PTO-2038 is attached in the amount of \$

The Commissioner is hereby authorized to charge to our Deposit Account No. the
amount of \$ for the fee identified above. A duplicate of this Amendment Transmittal
Letter is included herewith.

☒

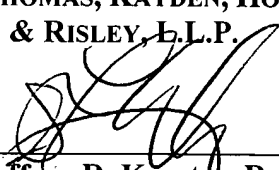
The Commissioner is authorized to charge any insufficiencies, and the
Commissioner is hereby requested to credit any overpayments to our Deposit Account No.
20-0778.

Customer No.: 24504

**THOMAS, KAYDEN, HORSTEMEYER
& RISLEY, L.L.P.**

Date:

7/23/03


Jeffrey R. Kuester, Reg. No. 34,367
Attorney for Applicant(s)